

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: MELISSA DIANE FITZGERALD      §      Case No. 1:16-bk-00165  
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   §  
   §  
Debtor(s)                                 §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/18/2016.
- 2) The plan was confirmed on 08/19/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/11/2017, 10/17/2017.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 06/21/2019.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 5,872.06
Less amount refunded to debtor(s)	\$ 61.79
<b>NET RECEIPTS</b>	<b>\$ 5,810.27</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 364.45
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 3,364.45</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
SEAN P QUINLAN, ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
HUD	Sec	0.00	21,747.01	0.00	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	0.00	1,605.84	0.00	0.00	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	647.60	883.58	883.58	105.34	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	225.53	225.53	15.31	0.00
CREDITORS BANKRUPCY SERVICE	Uns	0.00	268.91	268.91	32.05	0.00
QUANTUM3 GROUP, LLC	Uns	215.54	310.43	310.43	31.70	0.00
QUANTUM3 GROUP, LLC	Uns	128.75	183.46	183.46	15.60	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	173.07	173.07	17.67	0.00
AIS PORTFOLIO SERVICE, LP	Uns	633.41	621.31	621.31	63.45	0.00
CAPITAL ONE BANK	Uns	3,837.26	4,072.03	4,072.03	485.46	0.00
M & T BANK	Sec	12,910.65	12,578.72	0.00	0.00	0.00
M & T BANK	Uns	0.00	7,905.61	7,905.61	942.49	0.00
MIDLAND CREDIT MANAGEMENT	Uns	514.79	606.62	606.62	61.94	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	940.05	1,102.86	1,102.86	131.48	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	721.21	858.01	858.01	87.63	0.00
CARRINGTON MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
CERASTES, LLC	Uns	2,054.81	2,212.29	2,212.29	263.74	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
AT&T MOBILITY	Uns	0.00	1,486.69	1,486.69	177.24	0.00
CARRINGTON MORTGAGE	Sec	68,738.00	67,606.68	67,606.68	14.72	0.00
CERULEAN	Uns	440.05	NA	NA	0.00	0.00
EASY COMFORTS	Uns	25.33	NA	NA	0.00	0.00
FINGERHUT	Uns	2,327.04	NA	NA	0.00	0.00
FIRST NATIONAL CREDIT CARD	Uns	867.86	NA	NA	0.00	0.00
HOME AT FIVE	Uns	810.13	NA	NA	0.00	0.00
K JORDAN	Uns	69.71	NA	NA	0.00	0.00
MILES KIMBALL	Uns	72.97	NA	NA	0.00	0.00
MONTGOMERY WARD	Uns	783.58	NA	NA	0.00	0.00
NATIONAL RECOVERY	Uns	81.74	NA	NA	0.00	0.00
NE PROCESSING	Uns	497.62	NA	NA	0.00	0.00
SEVENTH AVE	Uns	164.44	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 67,606.68	\$ 14.72	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 67,606.68</b>	<b>\$ 14.72</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 20,910.40</b>	<b>\$ 2,431.10</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,364.45
Disbursements to Creditors	\$ 2,445.82
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 5,810.27</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/08/2019

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.